Case 16-25034 Doc 1 Filed 08/04/16 Entered 08/04/16 09:35:10 Desc Main Document ₽age 1 of 70 Fill in this information to identify your case: United States Bankruptcy Court for the: Northern District of: Illinois Case number (if known) Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case —and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Identify Yourself **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Tanyana 1. Your full name First name First name Write the name that is on your government-issued Middle name Middle name picture identification (for example, your driver's **Presley** license or passport Last name Last name Bring your picture Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) identification to your meeting with the trustee. 2. All other names you have used in the last First name First name 8 years Middle name Middle name Include your married or maiden names. Last name Last name First name First name Middle name Middle name

3. Only the last 4 digits

Security number or federal Individual

of your Social

Taxpayer Identification number (ITIN) Last name

XXX - XX-

9 xx - xx-

Last name

XXX - XX-

9 xx - xx-

OR

Tanyan Case 16-25034 Doc 1 Filed 08/04/16 Entered 08/04/16/09:35:10 Desc Main Debtor 1 Page 2 of 70 Document ** **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 1527 S Harding APT2 Number Street Number Street 60623 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Tell the Court Al	bout four Bankruptcy Case		
 The chapter of the Bankruptcy Code you are choosing to file under 	B2010)). Also, go to the top of page 1 a		42(b) for Individuals Filing for Bankruptcy (Form
8. How you will pay the fee	court for more details about pay with cash, cashier's che behalf, your attorney may pure law, a judge may, but is not 150% of the official poverty installments). If you choose	It how you may pay. Typically, if you neck, or money order If your attornay with a credit card or check with a stallments. If you choose this opting Fee in Installments (Official Formatived (You may request this option to required to, waive your fee, and row line that applies to your family size	ion, sign and attach the Application for
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	When MM / DD / YY	Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	When	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	No. Go to line 12.	an eviction judgment against you and do you lement About an Eviction Judgment Against Y	

Page 4 of 70 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this about credit bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this counseling before you bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of file for bankruptcy. completion. completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment following choices. If plan, if any. plan, if any. you cannot do so, you are not eligible to I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from file. an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and If you file anyway, exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required your creditors can you to file this case. you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental Incapacity. Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried to internet, even after I reasonably tried to Active duty. Active duty. I am currently on active military duty in a I am currently on active military duty in a military combat zone. military combat zone. If you believe you are not required to receive a briefing about If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit credit counseling, you must file a motion for waiver of credit

counseling with the court.

counseling with the court.

Page 6 of 70 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Tanyana Presley Signature of Debtor 2 Signature of Debtor 1 Executed on 8/4/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Angie Harb		Date	8/4/2016	
Signature of Attorney for Debtor			MM / DD / YY	YY
Angie Harb				
Printed name				
Semrad Law Firm				
Firm name				
20 S. Clark Street				
Street				
28th Floor				
Chicago	Illinois			60603
City	State			Zip Code
Contact phone		E	mail address _	aharb@semradlaw.com
Bar number			State	

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Fill in this info	rmation to identify your case	9:		
Debtor 1	Tanyana		Presley	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if fili	ng) First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

our original forms, you must fill out a new Summary and check the box at the top of this page.		
Part 1: Summarize Your Assets		
	Your ass Value of v	sets what you own
1. Schedule A/B: Property (Official Form 106A/B)		\$60,476.00
1a. Copy line 55, Total real estate, from Schedule A/B		\$60,476.00
1b. Copy line 62, Total personal property, from Schedule A/B		\$16,776.00
1c. Copy line 63, Total of all property on Schedule A/B		\$77,252.00
Part 2: Summarize Your Liabilities		
	Your lial Amount y	
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		******
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D		\$6,100.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F		ψο.σο
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F		\$27,574.00
Your total liabilities		\$33,674.00
Part 3: Summarize Your Income and Expenses		
4. Schedule I: Your Income (Official Form 106I)		
Copy your combined monthly income from line 12 of Schedule I		\$2,131.11
5. Schedule J: Your Expenses (Official Form 106J)		
Copy your monthly expenses from line 22, Column A, of Schedule J		\$1,556.00

Filed 08/04/16 Entered 08/04/16 09:35:10 Desc Main Tanyan Case 16-25034 Doc 1 Debtor 1 Page 9 of 70 Answer These Questions for Administrative and Statistical Records 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Vour debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,907.63 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9.

9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	
	From Part 4 on Schedule E/F, copy the following:	Total claim
	9a. Domestic support obligations (Copy line 6a.)	\$0.00
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
	9d. Student loans. (Copy line 6f.)	\$6,635.00
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$2,000.00
	9g. Total. Add lines 9a through 9f.	\$8,635.00

Case 16-25034 Doc 1 Filed 08/04/16 Entered 08/04/16 09:35:10 Desc Main Fill in this information to identify your case: Debtor 1 Tanyana Presley First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106A/B amended filing Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2 Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Single-family home 1.1 Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building 1527 S Harding Current value of the Current value of the Number Condominium or cooperative portion you own? \$60476.00 entire property? Manufactured or mobile home \$60476.00 Illi<u>nois</u> 60623 Chicago Zip Code Describe the nature of your ownership City State Investment property interest (such as fee simple, tenancy by Timeshare Cook the entireties, or a life estate), if known. County Other Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one. list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.2 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Land Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another

property identification number:

Other information you wish to add about this item, such as local

	Tanyan Case 16-250 First Name	034	Filed 08/04/16 Entered 08/04/16	6/09:35: <u>10 Desc</u>	<u>wan</u>
	reet address, if available, or c		Documaination Page 11 of 70 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land		laims on <i>Schedule D:</i>
Cit		Zip Code	Investment property Timeshare Other	Describe the nature of you interest (such as fee simp the entireties, or a life est	le, tenancy by
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item,	Check if this is comm (see instructions)	nunity property
		rtion you own for a ite that number her	property identification number:	D00470.	00
Do you o you own th B. Cars, va	wwn, lease, or have legal or hat someone else drives. If yo rans, trucks, tractors, sport ut	equitable interest i ou lease a vehicle, als	n any vehicles, whether they are registered or not? In so report it on Schedule G: Executory Contracts and Unexported		
3.1	Make Model: Year: Approximate mileage:	GMC Yukon 2008 70000	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only	Do not deduct secured claim the amount of any secured conceptions. Who Have Claims. Current value of the Conceptions.	claims on Schedule D:
	Other information: 2008 GMC Yukon		Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	entire property? p	urrent value of the ortion you own? 16175.00

Sins Name	Debtor 1		Filed 08/04/16 Entered 08/04/14	6/09:35: <u>10 Des</u>	<u>c Main</u>
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Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No		Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
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Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No					
Year: Approximate mileage: Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Who has an interest in the property? Check one. Debtor 1 only Approximate mileage: Debtor 2 only Debtor 2 only Debtor 2 only Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? State 175.00	4.1				•
Approximate mileage: Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Approximate mileage: Debtor 1 only Debtor 2 only Debtor 2 only Current value of the entire property? Current value of the entire property? Current value of the entire property. Surrent value of the entire property. Current value of the entire property. Current value of the entire property. Current value of the entire property. Surrent value of the entire property. Current value of the entire property. At least one of the debtors and another Check if this is community property (see instructions)	•••				
Other information: Other		Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.
Other information: Debtor 1 and Debtor 2 only		Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
4.2 Make Who has an interest in the property? Check one.		Other information:	Debtor 1 and Debtor 2 only		
4.2 Make Who has an interest in the property? Check one.			At least one of the debtors and another		<u> </u>
instructions) 4.2 Make					
Model: Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only At least one of the debtors and another instructions) Current value of the entire property? Current value of the portion you own for all of your entries from Part 2, including any entries for pages the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the entire property? Current value of the portion you own? S16175.00			— Cricok ii tiilo io community property (see		
Year: Approximate mileage: Debtor 2 only Other information: Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the entire property? Current value of the portion you own? Current value of the entire property? Current value of the portion you own? State 175.00	4.2		instructions)		
Approximate mileage: Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Current value of the entire property? Current value of the portion you own? Current value of the portion you own? Current value of the portion you own? S16175.00	4.2	Make	,	Do not deduct secured cl	aims or exemptions. Put
Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Check if the portion you own for all of your entries from Part 2, including any entries for pages \$16175.00	4.2		Who has an interest in the property? Check	the amount of any secure	ed claims on <i>Schedule D:</i>
At least one of the debtors and another Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages \$16175.00	4.2	Model: Year:	Who has an interest in the property? Check one.	the amount of any secure	ed claims on <i>Schedule D:</i>
Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages \$16175.00	4.2	Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property.
instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages \$16175.00	4.2	Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: nims Secured by Property. Current value of the
1 8161/500	4.2	Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: nims Secured by Property. Current value of the
	4.2	Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: nims Secured by Property. Current value of the

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Describe Your Personal and Household Items

D	o you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6	. Household goods	and furnishings	
	Examples: Major appl	iances, furniture, linens, china, kitchenware	
$\overline{\mathbf{V}}$	No		
	Yes. Describe		
	. Electronics		
		and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
⊻	No		
	Yes. Describe		
	. Collectibles of valu	IO.	
	Examples: Antiques a	nd figurines; paintings, prints, or other artwork; books, pictures, or other art objects; n, or baseball card collections; other collections, memorabilia, collectibles	
✓	No		
	Yes. Describe		
		orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
~	No		
F	Yes. Describe		
г			
	0. Firearms Examples: Pistols, rifle No	es, shotguns, ammunition, and related equipment	
Ě			
Н	Yes. Describe		
	1. Clothes Examples: Everyday o	clothes, furs, leather coats, designer wear, shoes, accessories	
~	Yes. Describe	used clothing	фооо оо
Ť		····g	\$200.00
	gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
H	No No. December		
⊻	Yes. Describe	costume jewelry	\$150.00
	3. Non-farm animals Examples: Dogs, cats		
	No	,,	
ř			
	Yes. Describe		
		al and household items you did not already list, including any health aids you did not list	
$\overline{\mathbf{V}}$	No		
	Yes. Describe		- <u></u> -
		ue of all of your entries from Part 3, including any entries for pages you have attached	\$350.00
∣ f	or Part 3. Write that i	number here	

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Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$250.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes \$1.00 17.1. Checking account: us bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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20.	Nege Non-	otiable instruments ir	clude person	al checks, cas you cannot tra	egotiable and non-negoti hiers' checks, promissory n nsfer to someone by signin	able instruments otes, and money orders.		
21.	Exar	irement or pension mples: Interests in IR No Yes. List each account separately.		ount:	103(b), thrift savings accour Institution name:	nts, or other pension or profit-sh	naring plans	
			Pension plan	n:				_
			IRA:					
			Retirement a	account:				
			Keogh:					
			Additional ad	ccount:				_
			Additional ad	ccount:				
22.	Your Exar com		leposits you ha	ave made so th	-	e or use from a company , water), telecommunications		
	\equiv	No			Institution name:			
	ш	Yes	Electric:		-			_
			Gas:					_
			Heating oil:					=
				osit on rental (unit:			_
			Prepaid rent	:				
			Telephone:					_
			Water:					_
			Rented furni	iture:				_
			Other:					
23.	$\overline{\mathbf{A}}$	uities (A contract for No Yes		yment of mone and description	ey to you, either for life or fo	a number of years)		
								-

Debt	or 1	Tanyan Case 16 First Name	5-25034	Doc 1 Middle Name		Entered 08/04/14 Page 16 of 70	6/09:35: <u>10</u>	Desc Main
24.		erests in an educati U.S.C. §§ 530(b)(1),			a qualified ABLE progra	m, or under a qualified star	te tuition program.	
		No Institution Yes	n name and de	escription. Sep	arately file the records of a	any interests.11 U.S.C. § 521(c):	
25.	exe	ercisable for your be		s in property	(other than anything lis	ted in line 1), and rights or	powers	
		No Yes. Describe						
26.	Exa				and other intellectual pr ds from royalties and licen			
27.		enses, franchises, a amples: Building perm No Yes. Describe				ngs, liquor licenses, professio	nal licenses	
Mor	ney	or property owe	ed to you?	,				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	_	refunds owed to yo	u					
		Yes. Give specific inf					Federal:	\$0.00
		about them, inc you already filed and the tax yea	d the returns	:1			State:	\$0.00
29.	Eam	nily support					Local:	\$0.00
29.			np sum alimor	ny, spousal sup	pport, child support, mainte	enance, divorce settlement, pro	operty settlement	
		No Yes. Give specific inf	ormation				Alimony:	\$0.00
	_	rea. Give apecine in	omation				Maintenance:	\$0.00
							Support:	\$0.00
							Divorce settlement:	\$0.00
							Property settlement	\$0.00
30.			, disability insu		nts, disability benefits, sick made to someone else	pay, vacation pay, workers' co	mpensation,	
	✓	No						
		Yes. Describe						

Deb	tor 1	Tanyan Case 10 First Name	6-25034	Doc 1 Middle Name	Filed 08/04/16 Document	<u>Entered</u> 08/04/6 Page 17 of 70	16/09:35: <u>10 D</u>	esc Main
31.		rests in insurance mples: Health, disabi		rance; health		credit, homeowner's, or rente	r's insurance	
		No Yes. Name the insur of each policy and lis			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance	e policy, or are currently entitle	d to receive	
33.					u have filed a lawsuit or nce claims, or rights to sue	made a demand for payme	nt	
		No Yes. Describe						
34.		er contingent and et off claims	unliquidated	claims of ev	very nature, including c	ounterclaims of the debtor	and rights	
		No Yes. Describe						
35.	_	financial assets yo	u did not alre	ady list				
	=	Yes. Describe						
36.			-			tries for pages you have att		\$251.00
Part	5:	Describe Any B	Business-Re	elated Pro	pperty You Own or I	lave an Interest In. Li	st any real estate i	n Part 1.
37.	Do y	ou own or have ar	ıy legal or equ	uitable intere	est in any business-rela	ted property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Acc	ounts receivable or	commissions	s you alread	ly earned			
		No Yes. Describe						
39.		ce equipment, furn			nodems, printers, copiers,	fax machines, rugs, telephone	es, desks, chairs, electron	ic devices
		No Yes. Describe						

		First Name		Middle Name	Filed 08/04/16 Document	Page 18 of 70	.609;35: <u>10 D</u>	esc Main
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	se in business, and tools	of your trade		
	✓	No						
		Yes. Describe						
41.	Inve	entory						
	✓	No						
		Yes. Describe						
42.	Inte	rests in partnershi	ps or joint ve	entures				
	✓							
		Yes. Give specific			Name of entity:		% of ownership:	
		information about						
		them						
								<u> </u>
								<u> </u>
43. C	usto 	omer lists, mailing	lists, or othe	r compilatio	ns			
		Yes. Do your lists inc	clude personal	lly identifiable	information (as defined in	11 U.S.C. § 101(41A))?		
		☐ No						
		Yes. Descri	ibe					
		_						
44.	Any	business-related p	roperty you o	did not alrea	dy list			
	✓	No						
		Yes. Give specific						
		information						
					_			
								
			•			for pages you have attach		
Part	6:	Describe Any F	arm- and (Commerci mland, list it in	al Fishing-Related P	roperty You Own or H	lave an Interest In	ı.
46.	Do	you own or have a	ny legal or eq	uitable inter	est in any farm- or comm	ercial fishing-related prop	erty?	
		No. Go to Part 7.	- '		-			Current value of the
	Ħ	Yes. Go to line 47.						portion you own?
	Ш	100. 00 10 11110 47.						Do not deduct secured claims
								or exemptions
47.		m animals		16.1				
	Exa	mples: Livestock, pou	ultry, farm-raise	ed fish				
	✓	No						
		Yes. Describe						1

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48.	Crops-either growing	or harvested			3.9			
	✓ No							
	Yes. Describe							
49.	Farm and fishing equi	pment, implen	nents, machi	nery, fixtures, and to	ools of trad	le		
	✓ No							
	Yes. Describe						_	
50.	Farm and fishing supp	olies, chemical	s, and feed					
	✓ No							
	Yes. Describe						_	
51.	Any farm- and comme	rcial fishing-re	lated propert	y you did not alread	y list			
	✓ No							
	Yes. Describe						_	
	dd the dollar value of al art 6. Write that number							
							<u>L</u>	
	<u></u>							
Part	•				That Yo	u Did Not List Above		
53.	Do you have other pro Examples: Season tickets			ot already list?				
	✓ No	,,						
	Yes. Give specific							
	information							
							_	
54. A	dd the dollar value of al	l of your entrie	s from Part 7	7. Write that number	here		▶	
Part	8: List the Totals	of Fach Par	t of this Fo	orm				
								\$60476.00
55. I	Part 1: Total real estate,	line 2				>		\$60476.00
56.	oart 2 total vehicles, line	5		\$161	75.00			
57. P	art 3: Total personal an	d household i	tems, line 15	\$350	.00			
58. P	art 4: Total financial ass	sets, line 36		\$251	.00			
59. I	Part 5: Total business-re	elated property	, line 45					
60. I	Part 6: Total farm- and f	ishing-related	property, line	= 52				
61. I	Part 7: Total other prope	erty not listed,	line 54					
62.	Total personal property.	Add lines 56 th	rough 61		76.00			+ \$16776.00
				<u> </u>		Copy personal property	total ►	
								\$77252.00
63. T	otal of all property on S	chedule A/B.	Add line 55 + li	ine 62				

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No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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 \checkmark

\$0

100% of fair market value, up to any

applicable statutory limit

\$250.00

description:

Schedule A/B:

Line from

prepaid card

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Case 16-25034 Doc 1 Filed 08/04/16 Entered 08/04/16 09:35:10 Desc Main Fill in this information to identify your case: Debtor 1 Presley Tanyana First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: District of Illinois Northern (State) Case number (If known) Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts or Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total Priority** Nonpriority claim amount amount

Doc 1 Debtor 1 Documernt Page 24 of 70 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 AFNI, INC \$455.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 3427 When was the debt incurred? 12/1/2014 Street Number As of the date you file, the claim is: Check all that apply. Contingent Illinois 61702 **BLOOMINGTON** Unliquidated Zip Code Citv State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 Collection; Collecting for ORIGINAL Is the claim subject to offset? Other. Specify ___ CREDITOR: AT T MOBILITY **✓** No Yes City of Chicago Parking \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaŠalle St # 107A When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60602 Zip Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify parking tickets Is the claim subject to offset? **✓** No | Yes ComEd \$4,000.00 Last 4 digits of account number _ Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Oakbrook Terrace Illinois 60181 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify light bill Is the claim subject to offset? **✓** No Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.4	CONVERGENT OUTSOURCING Nonpriority Creditor's Name Po Box 9004 Number Street Renton Washington 98057 City State Zip Code	Last 4 digits of account number 7337 When was the debt incurred? 8/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$320.00
-	Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL Other. Specify CREDITOR: COMCAST	
4.5	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CREDITOR: SPRINT	\$1,236.00
4.6	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 8290 When was the debt incurred? 12/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts On Collection; Collecting for ORIGINAL Other. Specify CREDITOR: TMOBILE	\$585.00

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Page 26 of 70 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 ENHANCED RECOVERY CO L \$375.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 12/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts **✓** 001 Collection; Collecting for ORIGINAL Is the claim subject to offset? Other. Specify CREDITOR: TMOBILE **✓** No Yes ENHANCED RECOVERY CO L \$129.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 12/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 Collection; Collecting for ORIGINAL Is the claim subject to offset? Other. Specify **V** No Yes Illinois Dept of Revenue \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name Illinois Department of Revenue P.O. Box 64338 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60664 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Other. Specify

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	Tour NONF MONTH Offisecured Claims - Continua	Hon r ago	
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.10	KOHLS/CAPONE	Last 4 digits of account number 7938	\$446.00
	Nonpriority Creditor's Name PO Box 3004	When was the debt incurred? 6/1/2012	
	Number Street	<u></u>	
		As of the date you file, the claim is: Check all that apply.	
	Milwaukee Wisconsin 53201	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
		Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	3
	Is the claim subject to offset?	✓ Other. Specify <u>CreditCard</u>	
	V No □		
	Yes		
4.11	MOHELA/DEPT OF ED Nonpriority Creditor's Name	Last 4 digits of account number0002	\$3,538.00
	633 SPIRIT DR	When was the debt incurred? 12/1/2004	
	Number Street	As of the date you file the claim is Check all that apply	
		As of the date you file, the claim is: Check all that apply. Contingent	
	CHESTERFIELD Montana 63005	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	님	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify	•
	No		
	Yes		
4.40			^
4.12	MOHELA/DEPT OF ED Nonpriority Creditor's Name	Last 4 digits of account number0001	\$3,097.00
	633 SPIRIT DR	When was the debt incurred? 12/1/2004	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CHESTERFIELD Montana 63005 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	_ 	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	5
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	T Yes		

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After listing any ent	ries on this page, r	number them beginni	ng with 4.5, followed by 4.6, and so forth.	Total claim
PEOPLES ENGY Nonpriority Creditor's 200 EAST RANDOLF Number Street			Last 4 digits of account number 6043 When was the debt incurred? 5/1/2011 As of the date you file, the claim is: Check all that apply.	\$8,393.00
	otor 2 only e debtors and anothe aim relates to a con		Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify InstallmentLoan	

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60604

Zip Code

List Others to Be Notified About a Debt That You Already Listed Part 3: Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Sprint On which entry in Part 1 or Part 2 did you list the original creditor? of (Check one): Part 1: Creditors with Priority Unsecured Claims P.O. Box 219554 Number Street Part 2: Creditors with Nonpriority Unsecured Claims Kansas City Missouri 64121 Last 4 digits of account number 5353 City State Zip Code **TMobile** On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check one): Part 1: Creditors with Priority Unsecured Claims P.O. Box 742596 Number Part 2: Creditors with Nonpriority Unsecured Claims Cincinnati 45274 Ohio Last 4 digits of account number City State Zip Code AT&t On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check one): Part 1: Creditors with Priority Unsecured Claims Line 4.1 Po Box 5014 Number Street ✓ Part 2: Creditors with Nonpriority Unsecured Claims Carol Stream Illinois 60197 Last 4 digits of account number City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check one): Part 1: Creditors with Priority Unsecured Claims 111 W JACKSON BLVD S-400

Last 4 digits of account number

Number

CHICAGO

City

Street

Illinois

State

Part 2: Creditors with Nonpriority Unsecured

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Part 4: Add the Amounts for Each Type of Unsecured Claim

		nts of certain types of unsecured claims. This information is fo is for each type of unsecured claim.	r sta	ntistical reporting purposes only. 28	8 U.S.C. §159.
				Total claims	
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00	
	6b.	Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e.	Total. Add lines 6a through 6d.	6e.	\$0.00	
				Total claims	
Total claims from Part 2	6f.	Student loans	6f.	\$6,635.00	
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$2,000.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$18,939.00	
	6j.	Total. Add lines 6f through 6i.	6j.	\$27,574.00	

Case 16-25034 Doc 1 Filed 08/04/16 Entered 08/04/16 09:35:10 Desc Main Fill in this information to identify your case: Debtor 1 Tanyana Presley First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern United States Bankruptcy Court for the: District of Illinois (State) Case number (If known) Check if this is an Official Form 106G amended filing Schedule G: Executory Contracts and Unexpired Leases Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

State what the contract or lease is for

Person or company with whom you have the contract or lease

Case 16-25034 Doc 1 Filed 08/04/16 Entered 08/04/16 09:35:10 Desc Main Fill in this information to identify your case: Debtor 1 Tanyana Presley First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106H **Schedule H: Your Codebtors** Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

12/15

1.	No Yes	g a joint case, do not list ei	ther spouse as a codebto	r.)
2.	Louisiana, Nevada, New Mexico, Puerto Rico, No. Go to line 3. Yes. Did your spouse, former spouse, or No	Texas, Washington, and Washing	visconsin.)	nity property states and territories include Arizona, California, Idaho, name and current address of that person.
	City	State	Zip Code	
3.	•	antor or cosigner. Make	sure you have listed the	pouse is filing with you. List the person shown in line 2 again e creditor on Schedule D (Official Form 106D), Schedule E/F, or Schedule G to fill out Column 2.
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt Check all schedules that apply:

Case 16-25034 Doc 1 Filed 08/04/16 Entered 08/04/16 09:35:10 Desc Main Fill in this information to identify your case: Debtor 1 Tanyana First Name Middle Name Last Name Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number MM / DD / YYYY (If known) Official Form 106I Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment **Debtor 1** Debtor 2 1. Fill in your employment information. **Employment status** ✓ Employed Employed If you have more than one Not Employed Not Employed job, attach a separate page with Occupation information about additional employers. Macy's Retail Holdings, Inc. Employer's name Include part time, seasonal, **Employer's address** 7 West 7th Street Number Street Number Street self-employed work. Occupation may include student or homemaker, if it applies. 45202 Cincinnati Ohio Zip Code Zip Code City State 2 years 1 month How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. **List monthly gross wages, salary, and commissions** (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.

Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$1,004.03	
3.	+ \$0.00	
4.	\$1,004.03	

Debtor 1 Tanyan Case 16-25034 <u>Entered</u> 08/04/16 09:35:10 Doc 1 <u>Filed 08#044/16</u> First Name Middle Name Documentame Page 34 of 70 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here \$1,004.03 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$110.80 5b. Mandatory contributions for retirement plans 5b. \$30.12 5c. Voluntary contributions for retirement plans 5c \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. \$0.00 5e. Insurance 5f. Domestic support obligations 5f. \$0.00 5g. 5a. Union dues \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$140.92 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$863.11 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. \$0.00 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$1,000.00 80 settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies \$268.00 Specify: Food Assistance Programs Income 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$1,268.00 9. 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,131.11 \$2,131.11 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,131,11 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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\$0.00

\$0.00

4c.

4d

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Document Page 36 of 70 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$150.00 6a. 6b. Water, sewer, garbage collection \$158.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$50.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$388.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$35.00 9. 10. Personal care products and services \$35.00 10. 11. Medical and dental expenses \$5.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$60.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$50.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

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21. Other. Specify:	21	\$0.00
22. Calculate your monthly expenses.		\$1,556.00
22a. Add lines 4 through 21.	_	\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	_	\$1,556.00
22c. Add line 22a and 22b. The result is your monthly expenses.	22.	<u> </u>
23.Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a	\$2,131.11
23b. Copy your monthly expenses from line 22 above.	23b	\$1,556.00
23c. Subtract your monthly expenses from your monthly income.		\$575.11
The result is your monthly net income.	23c	
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your		
mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
. Vo		
Yes		
Explain here:		

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Signature of Debtor 2

MM/DD/YYYY

that they are true and correct.

/s/ Tanyana Presley

Signature of Debtor 1

MM/DD/YYYY

Date 8/4/2016

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3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

⊻ №

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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First Name Mid	ddle Name Documeth	t ^{me} Page 40 of 70		
Part 2: Explain the Sources of Your				
Fill in the total amount of income you receivactivities. If you are filing a joint case and you have yes. Fill in the details.	ved from all jobs and all busine	sses, including part-time		rs?
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$5642.00	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$13000.00	Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that: (January 1 to December 31, 2014 YYYY	Wages, commissions, bonuses, tips Operating a business	\$8000.00	Wages, commissions, bonuses, tips Operating a business	
Did you receive any other income during Include income regardless of whether that in benefit payments; pensions; rental income; and you have income that you received toge. List each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of interest; dividends; money colletther, list it only once under Deb	other income are alimony; child ected from lawsuits; royalties; ar tor 1.	nd gambling and lottery winnin	
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	child support	\$8,000.00		
For last calendar year: (January 1 to December 31, 2015 YYYY	child support	\$12,000.00		
For the calendar year before that:	link	\$1,920.00		

(January 1 to December 31,

2014

YYYY

child support

\$12,000.00

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List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or Citv Zip Code

State

vendors Other

Filed 08/04/16 Entered 08/04/16 09:35:10 Desc Main Doc 1 Debtor 1 Document Page 42 of 70 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Amount you still Reason for this payment Total amount payment paid owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason for this payment payment paid owe Include creditor's name Insider's Name Number Street Zip Code City State Insider's Name Number Street City State Zip Code

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				es			
_ist all such matters, ir disputes.			ou a party in any laws I claims actions, divorc				? ustody modifications, and contr
No Yes. Fill in the de	etails.						
_		Natu	ure of the case	Court or	agency		Status of the case
Case title							Pending
				Court Nan	ne		On appeal
Case number				Number S	treet		Concluded
				City	State	Zip Code	
Case title				City	State	Zip Code	Pending
				Court Nan	ne		On appeal
Case number				Number S	treet		Concluded
				Trainibol G			
				City	State	Zip Code	
		<i>1</i> .					
			Describe the pro	pperty		Date	Value of the property
Cua dita da Nava			Describe the pro	pperty		Date	
Creditor's Nam	ne		Describe the pro			Date	
Creditor's Nam			Explain what ha	ppened		Date	
			Explain what ha	ppened repossessed.		Date	
			Explain what ha	ppened repossessed. foreclosed.		Date	
		Zip Code	Explain what ha Property was Property was Property was	ppened repossessed. foreclosed.	or levied.	Date	
Number Stree	et		Explain what ha Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized,	or levied.	Date	
Number Stree	et		Explain what ha Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized,	or levied.		Property Value of the
Number Stree	et State		Explain what ha Property was Property was Property was Property was Describe the pro	repossessed. foreclosed. garnished. attached, seized,	or levied.		Property Value of the
Number Stree	State		Explain what ha Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized,	or levied.		Property Value of the
Number Stree	State		Explain what ha Property was Property was Property was Property was Describe the pro Explain what ha	repossessed. foreclosed. garnished. attached, seized, operty	or levied.		Property Value of the
Number Stree	State		Explain what ha Property was Property was Property was Property was Property was Explain what ha Property was Property was	ppened repossessed. foreclosed. garnished. attached, seized, pperty ppened repossessed. foreclosed.	or levied.		Property Value of the
Number Stree	State		Explain what ha Property was Property was Property was Property was Describe the pro Explain what ha Property was Property was Property was Property was	ppened repossessed. foreclosed. garnished. attached, seized, pperty ppened repossessed. foreclosed.			Property Value of the

First Name	
Yes. Fill in the details. Describe the action the creditor took Date actio	n Amount
	n Amount
Creditor's Name	<u> </u>
Number Street Last 4 digits of account number: XXXX-	
City State Zip Code	
12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit or receiver, a custodian, or another official?	f creditors, a court-appointed
✓ No ☐ Yes	
Part 5: List Certain Gifts and Contributions	
13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?	
✓ No	
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you	Value
per person gave the gifts	
Person to Whom You Gave the Gift	
Number Street	
City State Zip Code	
Person's relationship to you	
Person to Whom You Gave the Gift	
Number Street	
City State Zip Code	
Person's relationship to you	

Deb	tor 1	Tanyan Case 16-25034 Doo Middle Na			<u>Entered</u>	35: <u>10 Desc</u>	Main
14.	Witl	hin 2 years before you filed for bankrup	tcy, did you	give any gifts or cor	ntributions with a total value of	more than \$600 to a	ny charity?
	✓	No					
	Ш	Yes. Fill in the details for each gift or conti		Barrella da elfo		Determine	Walter
		Gifts with a total value of more than \$ per person	600	Describe the gifts		Dates you gave the gifts	Value
		Charity's Name					<u> </u>
		Number Street					
		City State Zip C	:ode				
Part	6.	List Certain Losses	7040			_!	
15.	gam	nin 1 year before you filed for bankruptobling? No Yes. Fill in the details. Describe the property you lost and	ey or since y		cy, did you lose anything becau	Date of your	er disaster, or Value of property
		how the loss occurred			hat insurance has paid. List laims on line 33 of <i>Schedule A/B</i> :	loss	lost
Part	7.	List Certain Payments or Transf	ers				
		king bankruptcy or preparing a bankrup de any attorneys, bankruptcy petition prepa No Yes. Fill in the details.		it counseling agencies	for services required in your bankr		Amount of payment
		Semrad Law Firm		Attorney's Fee - 350.0	00	7/22/2016	\$350.00
		Person Who Was Paid 20 South Clark Street 28th Floor Number Street					
		Chicago Illinoia 606					
		ChicagoIllinois606CityStateZip C					
		Email or website address					
		Person Who Made the Payment, if Not You	<u></u>				
		Person Who Was Paid					
		Number Street					
		City State Zip C	Code				
		Email or website address					
		Person Who Made the Payment, if Not You	J				

		Document Page 46 of A			
	thin 1 year before you filed for bankruptcy, did y I deal with your creditors or to make payments t not include any payment or transfer that you listed on	o your creditors?		property to anyon	ne who promised to h
V	No				
一百	Yes. Fill in the details.				
		Description and value of any prope	erty transferred	Date payment or transfer was made	Amount of paymen
	Person Who Was Paid	_			
	Number Street	_			
		_			
	City State Zip Code	_			
	nsfers that you have already listed on this statement. No Yes. Fill in the details.				
		Description and value of any property transferred	Describe any received or o exchange	property or payme	ents Date transfe was made
	Person Who Received Transfer	_			
	Number Street	_			
	- Clock	_			
	City State Zip Code Person's relationship to you	_			
	City State Zip Code	_			
	City State Zip Code Person's relationship to you				
	City State Zip Code Person's relationship to you Person Who Received Transfer				
	City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code	d you transfer any property to a self-settle	d trust or similar o	device of which you	u are a beneficiary?
	City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, dic		d trust or similar o	device of which you	u are a beneficiary?
	City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, dicese are often called asset-protection devices.) No	Description and value of the prop		device of which you	u are a beneficiary? Date transfe was made

Debtor 1 Tanyan Case 16-25034
First Name Doc 1

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 Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

	or tra	in 1 year before you filed for bankruptcy, we ansferred? de checking, savings, money market, or other fineratives, associations, and other financial institu	inancial accounts; certificates of deposi				
		No Yes. Fill in the details.					
	_		Last 4 digits of account number	Type of instrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	XXXX-	Che	ecking ings		
		Number Street	- -		ney market kerage er		
		City State Zip Code					
		Person Who Was Paid	XXXX-	Che	ecking ings		
		Number Street	_	Brok	ney market kerage		
		City State Zip Code	<u> </u>	Othe	er		
	valua	ou now have, or did you have within 1 year ables? No Yes. Fill in the details.	before you filed for bankruptcy, any Who else had access to it?	/ safe depos	sit box or other depositions of the content of the		Do you still have it?
		Name of Financial Institution	Name				☐ No ☐ Yes
		Number Street	Number Street				
		City State Zip Code	City State Zi	p Code			
22.	Have	you stored property in a storage unit or pla	lace other than your home within 1	year before	you filed for bankrupt	cy?	
		No Yes. Fill in the details.					
			Who else had access to it?		Describe the conte	nts	Do you still have it?
		Name of Storage Facility	Name				□ No
		Number Street	Number Street				Yes
		City State Zip Code	City State Zi -	p Code			

Debtor	1 Tanyan Case 16-25034 Doc 1 First Name Middle Name	Filed 08/04/16 Entered 08/0 Document Page 48 of 70	04/16/09/35: <u>10 </u>	<u>n</u>
Part 9:	Identify Property You Hold or Control	I for Someone Else		
23. D	o you hold or control any property that someon	e else owns? Include any property you borro	owed from, are storing for, or hold in tru	st for someone.
<u> </u>	No			
	Yes. Fill in the details.	Where is the property?	Describe the contents	Value
	Owner's Name	Number Street		
	Number Street			
		City State Zip Code		
		City State ZIP Code		
	City State Zip Code			
Part 10	Give Details About Environmental I	nformation		
For the	e purpose of Part 10, the following definitions apply:			
	Environmental law means any federal, state, or local hazardous or toxic substances, wastes, or material			
	including statutes or regulations controlling the clear		,, 5. 5.1.55.3.3,	
•	Site means any location, facility, or property as defin or used to own, operate, or utilize it, including dispose		v own, operate, or utilize it	
	Hazardous material means anything an environmen		substance.	
	toxic substance, hazardous material, pollutant, cont			
Report	t all notices, releases, and proceedings that you know	v about, regardless of when they occurred.		
24 11		may ba liable as matautially liable under as in	violation of an anvironmental law?	
24. N	as any governmental unit notified you that you	may be hable or potentially hable under or in	i violation of an environmental law:	
	✓ No Yes. Fill in the details.			
	_	Governmental unit	Environmental law, if you know it	Date of
				notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code			
25. H	ave you notified any governmental unit of any r	elease of hazardous material?		
.	∕ No			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
				nouce
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	<u> </u>	Only State ZIP Code		
	City State Zip Code			

Debt	tor 1	Tanyan Case 16 First Name	-25034	Doc 1 Middle Name	Filed 08/04/16 Document	Entered 08/0 Page 49 of 70		9₩35: <u>10</u>	Desc Mai	<u>n</u>
26.	Hav	e you been a party i	n any judicia	l or administra	ative proceeding unde	r any environmental la	w? Include	esettlements	and orders.	
	P	No Yes. Fill in the details	.							
					Court or agency		Nature of	f the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			Number Street					Concluded
		_			City State	Zip Code				
Part	11:	Give Details Ab	out Your E	Business or	Connections to A	ny Business				
27.	With	nin 4 years before yo	ou filed for b	ankruptcy, did	l you own a business o	r have any of the follo	wing conn	ections to an	y business?	
				-	profession, or other activ		art-time			
		A member of a l	•	company (LLC	c) or limited liability partne	ersnip (LLP)				
		An officer, direct	•	•	•	•				
		_			ty securities of a corporat	ion				
		No. None of the abov Yes. Check all that ap			Is below for each busines	ss.				
					Describe the n	ature of the business			entification nui	
		Business Name						EIN:		
		Number Street			Name of acces	untant or bookkeeper		Dates busine	ess existed	
		City	State	Zip Code		untant of bookkeeper		From	To	_
		·		·						
					Describe the n	ature of the business			entification nui	
		Business Name						EIN:		
		Number Street			Name of accor	ıntant or bookkeeper		Dates busine	ess existed	
		City	State	Zip Code				From	To	
					Describe the n	ature of the business			entification nui	
		Business Name						EIN:	•	
		Number Street						Dates busine	ess existed	
		indilidei Ətleet			Name of accou	untant or bookkeeper				
		City	State	Zip Code				From	To	

Debtor 1		1 08/04/16
	First Name Middle Name D0	cumentine Page 50 of 70
	ditors, or other parties.	ve a financial statement to anyone about your business? Include all financial institutions,
ш	Yes. Fill in the details below.	
		Date issued
	Name	MM/DD/YYYY
	Number Street	
	City State Zip Code	
Part 12:	Sign Below	
		oncealing property, or obtaining money or property by fraud in connection with a isonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 8/4/2016	Date
	you attach additional pages to Your Statement of Fina No Yes	ancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Did		ey to help you fill out bankruptcy forms?
	you pay or agree to pay someone wno is not an attorn	,
	you pay or agree to pay someone wno is not an attorn No	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
 - 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 7/27/2016

Signed:

Debtor(s) Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Tanyana Presley		Case No.	
_	Debtor		_	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF CO	OMPENSATION OF A	ATTORNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. compensation paid to me within one year rendered or to be rendered on behalf of	r before the filing of the petition i	n bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to acc	ept		\$4,000.0
	Prior to the filing of this statement I have	e received		\$350.0
	Balance Due			\$3,650.0
2.	The source of the compensation paid to	me was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation paid to	me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the above members and associates of my law	e-disclosed compensation with a firm.	ny other person unless t	hey are
	I have agreed to share the above-dismembers or associates of my law fithe people sharing in the compensation	rm. A copy of the agreement, to		
5.	In return for the above-disclosed fee, I had a. Analysis of the debtor's financial bankruptcy;	-		
	b. Preparation and filing of any peti	tion, schedules, statements of af	fairs and plan which may	be required;
	c. Representation of the debtor at the	ne meeting of creditors and confi	mation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in a	dversary proceedings and other	contested bankruptcy ma	atters;
6.	By agreement with the debtor(s), the about	ove-disclosed fee does not includ	le the following services:	
		CERTIFICATION		
	I certify that the foregoing is a complete sidebtor(s) in this bankruptcy proceedings.	statement of any agreement or a	rrangement for payment	to me for representation of
	8/4/2016		/s/ Angie Harb	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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In re:	Presley, Tanyana	Case No
	Debtor(s)	
		Chapter. Chapter13
	VERIFIC	ATION OF CREDITOR MATRIX
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their kn		
Date:	8/4/2016	/s/ Presley, Tanyana
		Presley, Tanyana Signature of Debtor

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PEOPLES ENGY 200 EAST RANDOLPH CHICAGO , IL 60601 USA

MOHELA/DEPT OF ED 633 SPIRIT DR CHESTERFIELD , MT 63005 USA

MOHELA/DEPT OF ED 633 SPIRIT DR CHESTERFIELD , MT 63005 USA

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256 USA

Sprint P.O. Box 219554 Kansas City , MO 64121 USA

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256 USA

TMobile P.O. Box 742596 Cincinnati , OH 45274 USA

AFNI, INC. 404 Brock Drive PO Box 3427 Bloomington , IL 61702 USA

AT&t Po Box 5014 Carol Stream , IL 60197 USA

KOHLS/CAPONE PO Box 3004 Milwaukee , WI 53201 USA

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256 USA

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057 USA ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256 USA

Austin Car Credit 5941 W North Chicago , IL 60639 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604 USA

Illinois Dept of Revenue Illinois Department of Revenue P.O. Box 64338 Chicago , IL 60664 USA

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace , IL 60181 USA

City of Chicago Water Department 333 S State, Suite 300 Chicago , IL 60604 USA

Case 16- Debtor 1 Tanyana First Name	Docu	08/04/16 Entered 08/04/16 09: IMPRIE Page 66 of 720 number (1/kno	
12000000000000000000000000000000000000	Middle Name uestions for Reporting Purp	Last Name	
16. What kind of debts do you have?	16a. Are your debts prima as "incurred by an indi No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts prima obtain money for a bus investment. No. Go to line 16c. Yes. Go to line 17.	rily consumer debts? Consumer debts vidual primarily for a personal, family, or	r household purpose." re debts that you incurred to ation of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	I No.	oter 7. Go to line 18. 7. Do you estimate that after any exempt property is ailable to distribute to unsecured creditors?	excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /// Isomorphic for in the information provided is true and correction provided in the provided in the period of the provided in the period of		

Case 16-25034 Doc 1 Filed 08/04/16 Entered 08/04/16 09:35:10 Desc Main Document Page 67 of 70 Fill in this information to identify your case Debtor 1 Tanyana Presley First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Parkle Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Tanyana Presley 🤨 Signature of Debtor 1 Signature of Debtor 2 Date 7/22/2016 MM/DD/YYYY MM/DD/YYYY

Debtor 1	Case 16-25034 Tanyana First Name			ntered 08/04/16 09:35:10 ge 68 of வே number (f known)	Desc Main
28. Wi	thin 2 years before you filed for ditors, or other parties.	r bankruptcy, did you	give a financial staten	nent to anyone about your business? I	nclude all financial institutions,
	No Yes. Fill in the details below.				
			Date issued		
	Name		MM/DD/YYYY	**************************************	
	Number Street				
	City State	Zip Code			
Part 12:	Sign Below				
ana (ruptcy case can result in fines // // // // // // // // // // // // //	up to \$250,000, or im	. Concealing property i	nents, and I declare under penalty of people of obtaining money or property by frau by years, or both. 18 U.S.C. §§ 152, 1341, Signature of Debtor 2 Date	of the management and a state of
	Date 7/22/2016				
Did y	ou attach additional pages to ' No 'es ou pay or agree to pay someon			viduals Filing for Bankruptcy (Official i	Form 107)?
Sincerock promoter	es. Name of person			Attach the Bankruptcy Petition Declaration, and Signature (O	

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Northern District of Illinois

Presley, Tanyana

In re:

	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICAT	TION OF CREDITOR MATI	RIX
	The above named Debtors hereby verify that the	ne attached list of creditors is true a	nd correct to the best of their knowledge.
ate:	7/22/2016	/s/ Presley, Tanyana Presley, Tanyana Signature of Debtor	Onpma Preses

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Det	otor 1	Tanyana First Name	Middle Name	Presley Last Name	Case number (if known)	
16.	Cal	culate the median family	income that applies to you			and the contract of the state of
		Fill in the state in which y		,		
		Ť		Illinois		
		Fill in the number of peop	•	3		
	160.	To find a list of applicable	ncome for your state and size	of household	cified in the separate instructions for this form. This list may	\$72,429.00
		also be available at the ba	ankruptcy clerk's office.	or mine rasing are lark spe	aned in the separate instructions for this form. This list may	
17.		do the lines compare?				
	17a.	✓ Line 15b is less than U.S.C. § 1325(b)(3).	or equal to line 16c. On the to Go to Part 3. Do NOT fill o	op of page 1 of this form, out <i>Calculation of Disposat</i>	heck box 1, Disposable income is not determined under 11 le Income (Official Form 122C-2).	
	17b.	Line 15b is more than	n line 16c. On the top of page	1 of this form, check box 2	, Disposable income is determined under 11 U.S.C. §	
		current monthly incon	ne from line 14 above.	n of Disposable Incom	(Official Form 122C-2). On line 39 of that form, copy you	f
Pari	3 (Calculate Your Comm	nitment Period Under	11 U.S.C. 81325/b)	(4)	
18.			thly income from line 11.	THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.		\$1,907.63
19.	Ded	uct the marital adjustme	nt if it applies, If you are m	arried, your spouse is not	iling with you, and you contend that calculating the	ψ1,90 <i>t</i> .03
	com	mitment period under 11 U.S	S.C. § 1325(b)(4) allows you	to deduct part of your spor	se's income, copy the amount from line 13.	
	19a.	If the marital adjustment de	oes not apply, fill in 0 on line	19a.		-\$0.00
	19b.	Subtract line 19a from li	ine 18.			\$1,907.63
20.	Calc	ulate your current month	ly income for the year. Fol	low these steps:		
	20a.	Copy line 19b.				\$1,907.63
		Multiply by 12 (the number	r of months in a year).			x 12
	20b.	The result is your current r	monthly income for the year f	or this part of the form.		\$22,891.56
	20c.	Copy the median family inc	come for your state and size	of household from line 16c		\$72,429.00
21.	How	do the lines compare?				
		line 20b is less than line 20 period is 3 years. Go to Par	c. Unless otherwise ordered t 4.	by the court, on the top of	page 1 of this form, check box 3, The commitment	
	[] L	ine 20b is more than or equomitment period is 5 year	ual to line 20c. Unless otherw s. Go to Part 4.	rise ordered by the court, o	on the top of page 1 of this form, check box 4, The	
Part	4; S	ign Below				
	i	By signing here, I declare u	nder penalty of perjury that the	ne information on this state	ment and in any attachments is true and correct.	
			\wedge	10		
		🗶 /s/ Tanyana Presley	imyone the	A X_		
		Signature of Debtor 1	1	/ Siç	nature of Debtor 2	
		Date 7/22/2016		Da	te	
		MM/DD/YYYY			MM/DD/YYYY	
			T fill out or file Form 122C-2. form 122C-2 and file it with th	is form. On line 39 of that t	OFFI. CODY YOUR CUrrent monthly income from line 14 phoys.	